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# Elders

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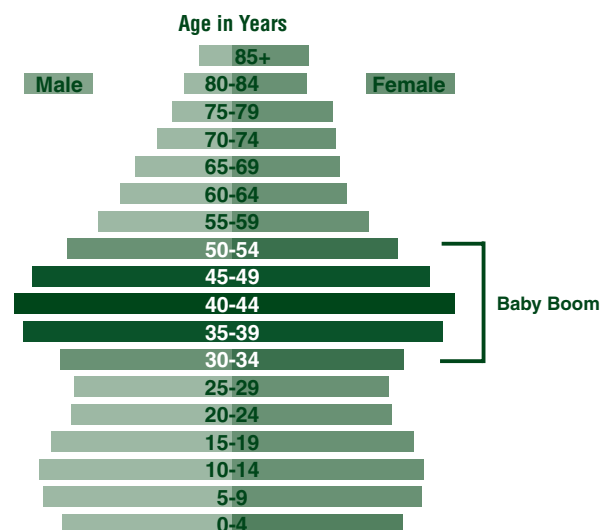
Americans are living longer than ever before. And soon, the demographic bulge of the baby boom will reach retirement age, swelling the ranks of the elderly even further. Equally important, today's elders have higher expectations for their quality of life and their ability to control and direct their own care. In the years to come, this combination of larger numbers and higher expectations will test our commitment to ensuring that older people live out their lives as they wish.

Today 80 percent of long-term care - for both elders and younger adults with disabilities - is provided by unpaid family members. The balance is provided by paid caregivers ranging from home care workers to adult family home operators to skilled nursing homes.

In our society, older people who have been employed, or are a beneficiary of an employed person, receive a modest federal pension (Social Security) and major medical coverage (Medicare). However, they are otherwise expected to finance their own living expenses and long-term care, and to buy the supplemental health insurance they need to cover prescription drugs and other medical expenses not covered by Medicare. DSHS pays for supplemental medical and long-term care services only for seniors who are very low income.

## Washington's aging baby boom

*Washington State Population Profile*

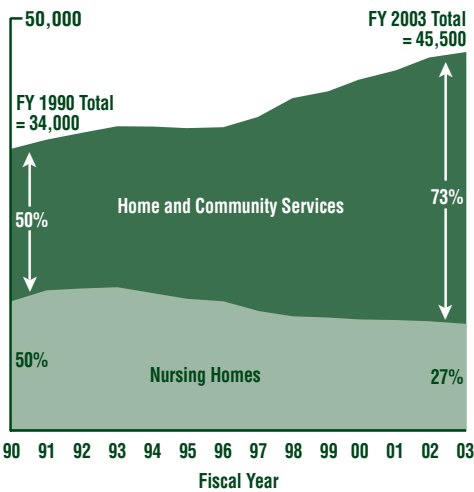


Source: Census 2000 Age and Sex for Washington State

# Elders

## Home and community-based care is growing; nursing home care is declining

*Low-income people who qualify for Medicaid health care insurance are now able to get care in their homes. Fewer Medicaid recipients are in nursing homes, and home care caseloads are growing.*



Source: DSHS, Budget Division

**More Choices, Stronger Consumer Protection** • Washington is a national leader in aggressive consumer protection for people in nursing homes, and for the creation of an array of services that keep people living independently in their homes or in community settings. This leadership has benefited elders of all income levels - and younger adults with disabilities who use long-term care services - by improving the quality of nursing home care, and by fostering the growth of a home care industry and other community-based care options.

The result is that demand for nursing home care has declined, while the demand for home care services, assisted living, and other community residential services has grown.

**The Growing Ranks of the Nearly Poor** • In the past 25 years, the percentage of senior citizens living in poverty has dropped dramatically because of the creation of Medicare, Medicaid, and the Supplemental Security Income benefit - and because of the growing political activism of seniors themselves. But large numbers of retired people are not very far above the poverty level, and high medical costs and lack of prescription drug and long-term care insurance threaten their financial security and health. People in this situation are often shocked to learn that they don't qualify for government help. In the years to come, this group is likely to grow, both because of population trends, and because fewer employers provide pension benefits or retiree health benefits.

# Elders

**Facing Our Future** • Today, old age generally starts later and lasts longer than it used to. And old age doesn't begin at retirement any more. In fact, retired people fill many of the volunteer roles that hold our communities together. A growing number of retirees start new ventures, take new jobs

**Low/middle income seniors are often shocked to learn that they're not poor enough or sick enough to qualify for government help.**

and learn new skills. But inevitably, even the most active and engaged retired people eventually face physical decline and increased vulnerability. Facing this fact, and planning for this time in life, is a huge challenge for baby boomers and the support systems they will depend on.

**Bernice Barmore represents what many hope for: long life, good health, and wisdom.**



Photo used courtesy of *The Spokesman-Review*, Spokane

The disadvantaged preschoolers who surround Bernice Barmore during most of her working day love this 102-year-old woman in DSHS's Foster Grandparent Program. And she loves them, claiming they have helped to keep her young. For almost the last 20 years she has volunteered her time help children and adults with developmental disabilities as well as the children at the YWCA Early Children Education and Assistance Program in Airway Heights, near Spokane.

Read the complete story inspired by an article appearing in *The Spokesman-Review*, Spokane posted on the Internet at: Facing the Future Profiles, located at <http://www.wa.gov/dshs/FacingtheFuture/NewsProfiles>